



ASSOCIATION NEWSLETTER

April 1, 2009

ISN'T THE MASTER INSURANCE POLICY COVERAGE ENOUGH?

The Master policy provided by the Association provides basic coverage for the structure; however, there are at least five items that are not provided by the Association's policy that need to be maintained by the individual unit owner:

1. **Personal Property Coverage** protects things in your home, such as clothes and furniture, for specific perils.
2. **Personal Liability Protection** provides payments for bodily injury or property damage you may be legally responsible for.
3. **Loss of Use Protection** pays for necessary extra expenses (hotel, restaurants, etc.) while your home is uninhabitable because of damage from an insured peril.
4. **Loss Assessment Coverage** offers protection against your portion of a loss assessment levied by the condominium association on all members - for an insured peril.
5. **Real Property Coverage** is designed to pick-up coverage for those portions of the premises not insured by the Master policy and, in some cases, even the Master policy deductible.

The above five coverages are available from a number of insurance carriers under a package called an HO-6 or an "Individual Unit Owner Policy." Printed with permission from Timothy cline, CIRMS

You may want to check with your insurance agent for proper coverage.

CHECKING YOUR SMOKE DETECTORS RECOMMENDED

With the recent change in the clock, it serves as a good reminder to check your smoke alarms. Testing your smoke detector should be done on a regular basis. Each unit should have at least one working smoke alarm. It is recommended that each bedroom should also have one smoke detector. If you have an electrical smoke detector, most units in the Grove have them, you may want to have an additional battery operated unit as well (just in case of a power outage). Since you have a gas furnace and gas oven & range, you should also consider installing a carbon monoxide detector.

PROCEDURES USING RESIDENT 6-DIGIT KEYCODES EXPLAINED

As you know, each unit is assigned a specially designated secret 6-digit keycode. To use the keycode assigned, the resident (or guest) must first push the "key button" once and enter their keycode. The screen will display "Access Granted" and access will be allowed. If an incorrect

keycode is entered, the system will inform the user of the invalid entry. The resident can then re-enter their keycode. Please exercise discernment as to whom your secret code is given. As a reminder, you can purchase an access card for \$10.00 and a gate remote control for \$40.00. If you rent, written permission from your unit owner must be obtained prior to purchase.

EMAIL ADDRESS NEEDED

Email is becoming more and more efficient to notify our residents for things that affect our community, especially for emergency or short notice. Additionally, it also helps our environment and reduces costs. If you are new at the Grove, please send your email address to jamesn@bartlein.com. Please let us know whether you're the unit owner or tenant. Thanks.

ASSOCIATION TO REPAIR PRESSURE REGULATOR & BILL UNIT OWNER

In order to prevent damage to the foundation, seepage to lower units, and wasting of water, the Association will be repairing a leaking pressure regulator if it is not dealt with after a notice is distributed to the unit. All related costs will be passed on to the unit owner.

OFFICIAL WEBSITE OF THE GROVE – PLEASE CHECK

The official website address for our Association is <http://EucalyptusGrove.org>. For your convenience, you can find important information and documents (CC&R's, By-Laws, Amendments, Guidelines, newsletters, agendas, and other published correspondence) posted there. It is essential that all owners and residents are aware of the rules and regulations. In addition, if you have tenants, you are responsible for making sure they receive copies and understand the rules & regulations. Thank you.

FINANCIAL STATEMENT AVAILABLE

The annual review of the Association's books is now complete. It is essentially the same as the monthly report you receive and the annual budget form. If you would like a copy, please call the number below.

NEW INFORMATION NEEDED

If you have new phone numbers, tenants, or e-mail/mailing address, please notify the Association in writing at the address below. It is important that information is kept current to ensure that all appropriate parties receive newsletters, e-mail or special mailings, and for emergency purposes. In addition, to help you in your dealings with lenders, the Association keeps track of the owners / tenants ratio. Your cooperation is appreciated.

BOARD MEETING SCHEDULED / REQUEST TO BE IN WRITING

The next Homeowners Association "Monthly" Board Meeting is scheduled for April 9, 2009, at 6:30PM, in the Meeting Room, at Bldg 7610. Unless otherwise notified, the meetings are usually held on the 2nd Thursday of the month. All owners are welcome. If you have a specific request for the Board to review, please put it in writing and send it at least 10 days before the meeting (to the address below). The agenda will be posted at the mailbox area and/or on the website several days before.

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